

Information to identify the case:

Debtor 1	<u>Joshua J. Foster</u>	Social Security number or ITIN	xxx-xx-6948
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Mailey K. Foster</u>	Social Security number or ITIN	xxx-xx-6640
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-21286-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joshua J. Foster

Mailey K. Foster
aka Mailey K. Ballin

11/9/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joshua J. Foster
Mailey K. Foster
Debtors

Case No. 22-21286-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 09, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Joshua J. Foster, Mailey K. Foster, 1504 Woodmont Avenue, New Kensington, PA 15068-4137
15495179	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15495182	+ City of Arnold, 1829 5th Avenue #1, Arnold, PA 15068-4498
15495183	Clearview Federal Credit Union, 1453 Beers School road, Coraopolis, PA 15108
15495192	+ New Kensington Ambulance Service, 839 Anderson Street, New Kensington, PA 15068-6029
15495193	+ New Kensington Water Authority, 920 Barnes Street, New Kensington, PA 15068-6220
15495195	+ Peoples, PO Box 644760, Pittsburgh, PA 15264-4760
15495198	+ U.S. Department of Education, 2401 International Lane, PO Box 7859, Madison, WI 53707-7859

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 10 2022 04:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 09 2022 23:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 10 2022 04:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 09 2022 23:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Nov 09 2022 23:47:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ EDI: RECOVERYCORP.COM	Nov 10 2022 04:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 09 2022 23:47:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15495180	+ EDI: WFFC2	Nov 10 2022 04:48:00	Bobs Discount Furniture, PO Box 14517, Des Moines, IA 50306-3517
15495185	Email/Text: gtercero@crossriver.com	Nov 09 2022 23:47:00	Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666
15495178	Email/Text: gtercero@crossriver.com	Nov 09 2022 23:47:00	Affirm, Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666
15495181	+ EDI: CAPITALONE.COM		

District/off: 0315-2

User: admin

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		Nov 10 2022 04:48:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15495184	+ EDI: WFNNB.COM		
		Nov 10 2022 04:48:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
15495186	+ Email/Text: EBN@edfinancial.com		
		Nov 09 2022 23:47:00	ED Financial, 120 N. Seven Oaks Drive, Knoxville, TN 37922-2359
15495187	+ Email/Text: EBN@edfinancial.com		
		Nov 09 2022 23:47:00	ED Financial, 120 N. Seven Oaks Drive, Knoxville, TN 37922-2359
15495188	+ EDI: BLUESTEM		
		Nov 10 2022 04:48:00	Fingerhut/WebBank, PO Box 70792, Philadelphia, PA 19176-0792
15495189	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		
		Nov 09 2022 23:47:00	First National Bank, 4140 E State Street, Hermitage, PA 16148-3401
15495190	EDI: JPMORGANCHASE		
		Nov 10 2022 04:48:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
15495191	Email/Text: ktramble@lendmarkfinancial.com		
		Nov 09 2022 23:47:00	Lendmark Financial Services, 2118 Usher Street, Covington, GA 30014
15495194	+ Email/PDF: ebnotices@pnmac.com		
		Nov 09 2022 23:46:34	Pennymac, PO Box 30597, Los Angeles, CA 90030-0597
15495197	+ EDI: RMSC.COM		
		Nov 10 2022 04:48:00	SYNCB/PPC, PO Box 965005, Orlando, FL 32896-5005
15495196	+ EDI: RMSC.COM		
		Nov 10 2022 04:48:00	Sams Club, PO Box 965005, Orlando, FL 32896-5005
15495233	+ EDI: RMSC.COM		
		Nov 10 2022 04:48:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15495199	+ Email/Text: BankruptcyNotice@upmc.edu		
		Nov 09 2022 23:47:00	UPMC, Quantum 1 Building - 3rd Floor, Distribution Room 386, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
15495200	+ Email/Text: bankruptcy@firstenergycorp.com		
		Nov 09 2022 23:47:00	West Penn Power, 800 Cabin Hill Drive, Greensburg, PA 15601-1689

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2022

Signature: /s/Gustava Winters

District/off: 0315-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Gino F. Peluso	on behalf of Debtor Joshua J. Foster gp@attorneypeluso.com pelusolaw@comcast.net
Gino F. Peluso	on behalf of Joint Debtor Mailey K. Foster gp@attorneypeluso.com pelusolaw@comcast.net
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfcbis.com
Robert H. Slone, Trustee	on behalf of Trustee Robert H. Slone Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com

TOTAL: 8